

From: James R Williams <jrwmsii@yahoo.com>
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To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

I am years old and use self directed qualified accounts for retirement purposes. Specifically, I use options in some of my accounts (as allowed by the broker) to protect my investments and to generate additional income. Brokers will not allow the use of options unless and until the investor proves his/her capabilities and knowledge of options. We do not need additional governmental regulations or prohibitions for the use of options in retirement accounts. Please allow us to continue the use of options in retirement accounts.

Thank you,

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